

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN - NORTHERN DIVISION**

In the Matter of:

DANIEL M. LAPRATT

CHAPTER 13 PROCEEDING

CASE NUMBER: 16-21704

HONORABLE DANIEL S. OPPERMAN

Debtor(s) /

ORDER CONFIRMING PLAN

The debtor(s) Chapter 13 Plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The court hereby finds that each of the requirements for confirmation of a Chapter 13 Plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, **IT IS HEREBY ORDERED** that the debtor(s) Chapter 13 Plan as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Kimberly A. Kramer, Attorney for debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,500.00 in fees, and that the portion of such claim which has not already been paid, to wit \$2,910.00 shall be paid by the trustee as an administrative expense of this case.

All timely filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the trustee is therefore **ORDERED** to make distribution on these claims pursuant to the terms of the Chapter 13 Plan, as well as all fees due the clerk pursuant to statute.

IT IS FURTHER ORDERED that in Class V of the Plan, the term “crammed” refers to the bifurcation of a claim pursuant to 11 U.S.C. section 506 and is not applicable to 910 vehicle claims; and the term “modified” refers to a change in the interest rate or other terms not relating to collateral value, and the secured creditor will be paid equal monthly payments pursuant to the amount as recited in the claim.

Approved as to Form & Content:

/s/Thomas W. McDonald, Jr.
Thomas W. McDonald, Jr. (P32464)
Chapter 13 Trustee
3144 Davenport Avenue
Saginaw, Michigan 48602
Telephone: (989) 792-6766
ecf@mcdonald13.org

/s/Kimberly A. Kramer
Kimberly A. Kramer (P59045)
Attorney for debtors
916 Washington Avenue
Suite 320
Bay City, Michigan 48708
Telephone: (989) 671-4333
Email: Kimberlykramerplc@sbcglobal.net

Christopher E. Frank (P67169)
Attorney for Neighborhood Mortgage
Solutions, LLC
P.O. Box 2191
Royal Oak, Michigan 48068
Telephone: (248) 268-2224
Email: cfrank@theeducgroup.com

Signed on November 18, 2016

/s/ Daniel S. Opperman
Daniel S. Opperman
United States Bankruptcy Judge